



APPLICANT: James F. Allsup
SERIAL NO.: 09/629,323
FILED: July 31, 2000
EXAMINER: Dinh X. Nguyen
DOCKET NO.: 7554
GROUP ART UNIT: 3626
FOR: Long Term Disability Overpayment Recovery Service With Post Award Service And Savings Plan

Declaration of Barry Wolfson

I, Barry Wolfson, do hereby declare as follows:

1. My name is Barry Wolfson, and I reside at 176 Griswold Drive, West Hartford, CT 06119.
2. I am making this declaration on behalf of James F. Allsup, the named inventor on the above-referenced patent application.
3. I am familiar with all aspects of the long-term disability insurance industry and have worked in this industry for over 37 years.
4. I presently am retired. From approximately December, 20th to the present. I was employed by Aetna December 20, 1965.
5. My duties at Aetna included managing the Social Security Advocacy and overpayment recovery programs for Aetna's Long Term Disability operations.
6. During my career at Aetna, for 10 years I was involved in the collection or recovery of SSDI overpayments from our insured.
7. It was my experience that once the insured received the SSDI payment, it was more difficult for us to recover the overpaid amount. Once the insured took

possession of the money, he or she would spend the money or be reluctant to pay the money over to an insurance company.

8. There was a long felt need in the long term disability insurance industry for a process of recovering the overpaid amounts after the insured received the SSDI benefit but before the insured disposed of the money or refused to forward the money to his or her private insurance carrier.

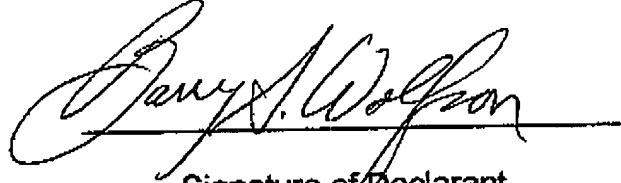
9. I became familiar with Mr. Allsup's new process in late 1999 or early 2000 when Aetna retained Allsup, Inc to provide overpayment recovery services. Prior to that time, I knew of no other such service available to the long-term disability insurance industry.

10. Once Aetna retained Allsup, Inc. to employ its automated overpayment recovery service, Aetna realized an increase in dollar amounts collected and a decrease in time from the award of the SSDI benefit to the recovery of the overpaid amount.

11. It is my opinion that Mr. Allsup's automated overpayment recovery system dramatically improves the ability of private insurance carriers to collect overpaid monies owed to them because it is the first and only system I am aware of that provides for pre-approved electronic recovery of the overpaid amount from a designated bank account before the insured can dispose of the funds or decide not to refund the overpaid amount to the insurance carrier.

12. It is my opinion that Mr. Allsup's automated overpayment recovery system met a long felt need in the industry for increasing the amount of money recovered and decreasing the time of recovery.

I further declare under penalty of perjury pursuant to the laws of the United States of America that the foregoing is true and correct, and that this declaration was executed by me on February 22, 2003 at (West Hartford, CT)



Signature of Declarant